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12. A smart card reader/writer as claimed in claim 11 when dependent from claim 6, further comprising detector means, said detector means being arranged to detect whether a smart card comprises a pair of connected ground connections.

14. A smart card reader/writer as claimed in claim 11 wherein said electrical contact means comprises at least sixteen electrical contact pins.

15. A smart card reader/writer as claimed in claim 11 wherein said electrical contact means comprises at least two ground contact pins each arranged to form a ground connection with a respective contact area of the smart card in use.

16. A method of reading data from or writing data to a smart card using a smart card reader/writer as claimed in claim 11 said method comprising the steps of:

- (i) inserting said smart card into said smart card reader/writer;
- (ii) checking that a PIN accessed by said reader/writer is the same as a PIN stored on said smart card and if so;
- (iii) reading a key from a first serial data interface of said smart card and using said key to gain access to a second data interface of said smart card.

17. An adaptor comprising:-

- (i) a smart card as claimed in claim 1 forming a first interface and arranged to allow communication between said adaptor card and a smart card reader/writer,
- (ii) a second interface arranged to allow communication between said adaptor card and another device in use; and
- (iii) a converter operable to convert data between formats suitable for said first and second interfaces.

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